

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Felix L. Colon, :
Debtor. : Bankruptcy No. 19-14762MDC

O R D E R

AND NOW, WHEREAS, it appearing that on October 28, 2019, Felix L. Colon (the “Debtor”) filed a reaffirmation agreement with creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper (the “Reaffirmation Agreement”).¹

AND, the Debtor having been represented by an attorney during the course of negotiating the Reaffirmation Agreement.

AND, the attorney having filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3).

AND, the Debtor having acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement.

AND, there being no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J.

AND, there being no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. *See* 11 U.S.C. §§ 524(d) & (m).

2. Court approval of the Reaffirmation Agreement is unnecessary. *See* 11 U.S.C. §524(c)

(not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C. §524(m)(1) (the court “shall” review presumption of undue hardship if it arises).

¹ Bankr. Docket No. 13.

Dated: November 15, 2019

Magdalene D. Coleman

MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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